

# Schedule of Insurance

<b>Class of Policy:</b>	Sports Personal Accident Insurance	<b>Policy No:</b>	ATCSI-23685
<b>The Insured:</b>	Gridiron Queensland Inc.	<b>Invoice No:</b>	83040
		<b>Our Ref:</b>	36574

## Sports Personal Accident Insurance

<b>Insurer:</b>	Certain Underwriters at Lloyd's of London		
<b>Policy Number:</b>	ATCSI-23685		
<b>UMR:</b>	B1262BW0221219		
<b>Issued by:</b>	ATC Insurance Solutions Pty. Ltd. as agent for the Insurer		
<b>Insured:</b>	Gridiron Queensland Inc.		
<b>Policy Period:</b>	<b>From:</b>	30 Jun 2019	
	<b>To:</b>	30 Jun 2020	
		4:00pm local standard time	
<b>Policy Wording:</b>	Sports Personal Accident Insurance PDS and Policy Wording WRD104		
<b>Business Description:</b>	Gridiron league & Youth Schools Gridiron programme (which includes subordinate league)		
<b>Address/Situation:</b>	20 Prospect Road MITCHELTON QLD 4053		
<b>Number of Participants:</b>	1009		
<b>Aggregate Limits:</b>	Any One Accident		\$1,000,000
	Any One Scheduled Flight		\$500,000
	Any Other Flight		\$500,000
<b>Maximum Accumulation Limit:</b>	\$1,000,000		
<b>Policy Territory:</b>	Australia		

## Scope of Cover

Cover under this policy will be operative whilst a Covered Person is playing or taking part in competitions and activities arranged by or under the auspices of the Insured.

## Schedule of Benefits

### Category A

Covered Persons: All Registered Players, Coaches, Volunteers and Officials

Section A: Death	\$50,000
Section B: Capital Benefits	\$50,000
Section C: Permanent Total Disablement from Sickness	Not Applicable
Section D: Loss of Income	Not Applicable
Waiting Period	Not Applicable
Benefit Period	Not Applicable

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**Additional Benefits:**

- 1. Non-Medicare Medical Expenses**
  - a) Percentage of expenses paid 85%
  - b) Maximum sum insured \$2,500
  - c) Excess (each and every claim) \$100
  - d) Benefit Period (number of weeks) up to a maximum of 52 weeks
  
- 2. Student Allowance** Not Insured
  
- 3. Parents Inconvenience Allowance**
  - a) Daily benefit \$25 up to \$500
  - b) Waiting Period (consecutive days) 14 Days
  - c) Excess (each and every claim) NIL
  
- 4. Hospitalisation Benefit** Not Insured
  
- 5. Coma Benefit (in addition to Additional Benefit 4)** Not Insured
  
- 6. Home Modification and Relocation Assistance** \$10,000
  
- 7. Rehabilitation Expenses** \$1,000
  
- 8. Retraining Expenses** \$1,000
  
- 9. Membership Fees Benefit** Not Insured
  
- 10. Funeral Expenses** \$5,000
  
- 11. Domestic Duties Assistance** Not Insured
  
- 12. Personal Property Expenses**
  - a) Maximum sum insured \$250
  - b) Excess (each and every claim) \$50
  
- 13. Disappearance** Yes
  
- 14. Exposure** Yes

**Age Limits** 5-65

**Premium Due Date** 45 days after the start of the Policy Period

**Memoranda**

**Memorandum 1 - Added Definition**

It is hereby noted and agreed that the following definition is added to this Policy:

## Schedule of Insurance

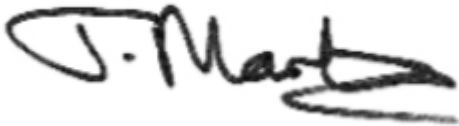
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<b>The Insured:</b> Gridiron Queensland Inc.	<b>Invoice No:</b> 83040
	<b>Our Ref:</b> 36574

**MAXIMUM ACCUMULATION LIMIT** means the maximum amount payable under this Policy for all claims made during the Policy Period stated on the Schedule.

**In all other respects, the policy is unaltered.**

**THE UNDERWRITER:** Certain Underwriters at Lloyd's of London

This Schedule and Endorsements and Policy Wording shall be read together as one Contract.  
Marginal notes and Headings are used for identification and do not form part of the Policy Wording.



Signed: \_\_\_\_\_  
for and on behalf of ATC Insurance Solutions Pty. Ltd.  
acting as agent for the Underwriter as specified above

Date: 01 July 2019

### TAX INVOICE

This document becomes a Tax Invoice for GST when payment is made. Where your broker issues you a Tax Invoice, which included an amount for this supply of insurance, your payment is made against the broker's invoice and this document does not become a Tax Invoice.

If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

### OUR CONTRACT WITH YOU

The terms of cover are contained in this Policy, the Schedule and any attachments to the Schedule.

You should keep all of the Policy documents in a safe place.

### YOUR DUTY OF DISCLOSURE

Before you enter into this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. The duty applies until we first agree to insure you, and until we agree to any variation, extension, reinstatement or renewal (as applicable).

### Answering our questions

In all cases, if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

### Variations, extensions and reinstatements

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For variations, extensions and reinstatements, you have a broader duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

**Renewal**

Where we offer renewal, we may, in addition to or instead of asking specific questions, give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

We will tell you what your duty is on renewal before we agree to any renewal.

**What you do not need to tell us**

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

**If you do not tell us something**

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

**CANCELLATION**

You may cancel your policy at any time by writing to us at Level 4, 451 Little Bourke Street, Melbourne, 3000 and advising us that you wish to cancel your policy. The cancellation will take effect from the date we receive such notice in writing. We will be entitled to retain premium which applies for the time on risk and an amount for our expenses subject to minimum premium provisions and any relevant government taxes and/or charges.

We may cancel your policy in any of the circumstances set out in, and in the manner allowed by, the *Insurance Contracts Act 1984*. We will advise you in writing if the Policy is cancelled by us.

**COMPLAINTS & DISPUTE RESOLUTION**

We are committed to dealing with any complaint about Our products or services, promptly and fairly.

If You or a Covered Person have a complaint, please first try to resolve it by speaking to the relevant member of Our staff.

If the complaint relates to the insurance cover, We have an internal disputes resolution process and suggest you contact Our Internal Dispute Resolution Officer on (03) 9258 1777 or by writing to Us.

We will acknowledge receipt of the complaint within three working days and, provided We have sufficient information, will complete the review within 15 working days. If this is not possible, We will agree a new timeframe for responding to You or the Covered Person. In any case, We will provide an update every ten working days.

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If the matter is still not resolved, You or a Covered Person may then contact:

Lloyd's Australia Limited  
Level 9, 1 O'Connell St  
Sydney NSW 2000  
Telephone: (02) 8298 0783  
Facsimile: (02) 8298 0788  
Email: idraustralia@lloyds.com

Lloyd's Australia offers a no cost complaint resolution service to You (and Covered Persons) which is independent and impartial. Lloyd's will advise You on how to proceed with Your complaint. If Lloyd's is unable to assist, they will promptly advise You or the Covered Person.

If You or a Covered Person are still not satisfied with the final decision, You or the Covered Person may wish to contact the Australian Financial Complaints Authority, which is a free independent external disputes resolution service provided to customers to review and resolve complaints where We have been unable to satisfy Your or the Covered Person's concerns.

For further details, please contact:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC, 3001

Telephone: 1800 931 678  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)

#### **PRIVACY**

In this statement "we", "us" and "our" means Lloyd's and ATC Insurance Solutions (ATC) as its agent.

We are bound by the requirements of the Privacy Act 1988 (Cth), the Privacy Amendment (Private Sector) Act 2000 (Cth) and the Privacy Amendment (Enhancing Privacy Protection) Act 2012. This sets out standards on the collection, use, disclosure and handling of personal information.

Our Privacy Policy is available at [www.atcis.com.au](http://www.atcis.com.au) or by calling us on the number below.

We, and our agents, need to collect, use and disclose your personal information in order to consider your application for insurance and to provide the cover you have chosen, administer the insurance and assess any claim. You can choose not to provide us with some of the details or all of your personal information, but this may affect our ability to provide the cover, administer the insurance or assess a claim.

We may disclose your personal information to third parties (and/or collect additional personal information about you from them) who assist us in providing the above services and some of these are likely to be overseas recipients in the United Kingdom. These parties which include our related entities, distributors, agents, insurers, claims investigators, assessors, lawyers, medical practitioners and health workers, and federal or state regulatory authorities, including Medicare Australia and Centrelink will only use the personal information for the purposes we provided it to them for (unless otherwise required by law).

Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (e.g. from your representatives or co-insureds). If you provide information for another person you represent to us that:

- you have the authority from them to do so and it is as if they provided it to us;

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- you have made them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

You are entitled to access your information and request correction if required. You may also opt out of receiving materials sent by us by contacting ATC on (03) 9258 1777 or write to us at the address given on page 1.